WARRANTY DEED

THIS WARRANTY DEED made and entered into this day by and between HAWKES-CETTO, LLC, Grantor, and ROGER J. WILLKIE AND TARA WILLKIE, husband and wife, Grantees,

WITNESSETH:

THAT FOR AND IN CONSIDERATION of the sum of Ten and no/100 Dollars (\$10.00), cash in hand paid by the Grantees to the Grantor, and other good and valuable considerations, the receipt and sufficiency of all of which is hereby acknowledged, Grantor does hereby convey and warrant, except as hereinafter set forth, unto the Grantees, as tenants by the entirety with full right of survivorship and not as tenants in common, the following described property, together with the improvements, hereditaments and appurtenances thereunto belonging, located in the County of DESOTO, State of MISSISSIPPI, and more particularly described as follows, to-wit:

Lot 14, Section A, Cross Creek Subdivision, in Section 12, Township 3 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 57, Page 25, in the office of the Chancery Clerk of DeSoto County, Mississippi.

TO HAVE AND TO HOLD unto the Grantees, their heirs and assigns, in fee simple forever, and free from all liens and encumbrances except for the following exceptions:

- 1) Taxes and assessments for the current year and subsequent years, which are not yet due and payable.
- 2) Zoning and/or other land use regulations promulgated by federal, state or local governments affecting the use or occupancy of the subject property.
- 3) Any and all matters which would be disclosed by an accurate survey of current date and/or an actual inspection of said property.

 STATE MS.-DESOTO CO.

Oct 6 2 01 PM 198

BK 341 PC

c:\property\wd

IN TESTIMONY WHEREOF, witness the signature of the Grantor on this the 30th day of

September, 1998.

HAWKES-CETTO LLC

EFE HAWKES, MEMBER

PAUL J. CETTO, MEMBER

STATE OF MISSISSIPPI COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority of law in and for this jurisdiction, the within named JEFF HAWKES and PAUL J. CETTO, who acknowledged to me that he/she are the MEMBERS of the LLC known as HAWKES-CETTO, LLC, and that for and on behalf of said LLC and as its act and deed he/she signed and delivered the foregoing instrument of writing on the day and year therein mentioned, he/she having been first duly authorized to do so.

GIVEN under my hand and official scal on this the 30th day of September, 1998.

(SEAL)

My Commission Expires:

MY COMMISSION EXPIRES: NOVEMBER 22, 2000

ADDRESS OF GRANTOR:

8740 CATHERINE COVE OLIVE BRANCH, MS 38654

Home: 601 - 893-2739 Work: 901 - 537 - 4549

PREPARED BY AND RETURN TO: HOLCOMB DUNBAR, P.A. P. O. BOX 190 SOUTHAVEN, MS 38671-0190

NOTARY PUBLIC

ADDRESS OF GRANTEE: 1226 LAKE VIEW DRIVE

HERNANDO, MISSISSIPPI 38632

Home: 401-429-3141 Work: N | A

FILE# 998-642

(601) 349-0664